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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Complete if Known

Application Number	10/025,794
Filing Date	12/26/2001
First Named Inventor	Jeff S. Eder
Art Unit	3693
Examiner Name	Richard Weisberger
Attorney Docket Number	AR - 28

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of

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US- 7,243,081 - B1	07-10-2007	Friend et al.	All
		US- 7,177,822 - B1	02-13-2007	Mahmood et al.	All
		US- 7,249,089 - B1	07-24-2007	Mendizabal et al.	All
		US- 6,996,811 - B1	02-07-2006	Nishioka et al.	All
		US- 7,242,856 - B1	07-10-2007	Ishida et al.	All
		US- 7,272,820 - B1	09-18-2007	Klianov; Ivan Iliev	All
		US- 7,249,004 - B1	07-24-2007	Lindeman et al.	All
		US- 7,167,837 - B1	01-23-2007	Ciampi et al.	All
		US- 6,757,689 - B1	06-29-2004	Battas et al.	All
		US- 7,236,940 - B1	06-26-2007	Chappel, Oscar	All
		US- 7,272,617 - B1	09-18-2007	Bayer et al	All
		US- 7,251,582 - B1	07-31-2007	Singh et al.	All
		US- 7,092,920 - B1	08-15-2006	Heard, Nicholas	All
		US- 6,411,936 - B1	06-25-2002	Sanders, Aaron	All
		US- 7,103,580 - B1	09-05-2006	Batachia et al.	All
		US- 6,278,998 - B1	02-16-1999	Ozden et al.	All
		US-			
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FOREIGN PATENT DOCUMENTS

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NON PATENT LITERATURE DOCUMENTS

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		FUSAI, GIANLUCA; SANFELICI, SIMONA; TAGLIANIA, ALDO; "Practical Problems in the Numerical Solutions of PDE's in Finance"; Rendiconti per gli studi economici quantitativa, pages 105 - 132, University Foscari De Venezia, Italy, 2001	
		UNITED STATES OFFICE OF PERSONNEL MANAGEMENT, "The President's Quality Award Program", May 1997, pages 1 - 71, United States Office of Personnel Management, U.S.A.	
		MACK, ANN, "Choose Me", page 106, April 10, 2000, v41, Brandweek, U .S.A.	

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